

5 What is claimed is:

1. In a computerized system, a method of creating a printed greeting message having a negotiable payment instrument included therewith, comprising the steps of:
 - (a) enabling a sender of the message to select a graphic image for inclusion in the message to a recipient;
 - (b) enabling the sender to input customized text for inclusion in the message;
 - (c) enabling the sender to specify a payee for the negotiable payment instrument;
 - (d) enabling the sender to specify the monetary value of the negotiable payment instrument;
 - (e) printing the message and negotiable payment instrument, the message including the graphic image and customized text selected by the sender, the negotiable payment instrument including the payee and the monetary value selected by the sender.

- 5 2. The method according to claim 1, further comprising the steps
of:
- (a) enabling the sender to select an occasion for sending the
message and payment instrument to the recipient;
- (b) presenting the sender with a proposed graphic image and
proposed customized text for inclusion in the message
based on the occasion selected by the sender.
- 10 3. The method according to claim 1, further comprising the step of
displaying a data entry form to the sender over a computer
network, the form having a plurality of data entry fields for
displaying the graphic image, the customized text, the payee,
and the monetary value of the negotiable payment instrument.
- 15 4. The method according to claim 3, wherein data displayed in the
plurality of data entry fields is modifiable by the sender.
5. The method according to claim 1, further comprising the step of
receiving contact information for the recipient of the message.
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- 5 6. The method according to claim 5, further comprising the step of
enabling the sender to input the contact information for the
recipient.
7. The method according to claim 5, further comprising the step of
enabling the sender to select the recipient from an address book
10 listing available recipients.
8. The method according to claim 1, further comprising the step of
receiving contact information for the sender.
9. The method according to claim 1, further comprising the step of
enabling the sender to input billing information to pay for the
15 creation of the message and the negotiable payment instrument.
10. The method according to claim 9, further comprising the step of
requesting payment authorization using the billing information
obtained from the sender.
11. The method according to claim 1, further comprising the step of
20 presenting the sender with a preview of the printed message and
negotiable payment instrument.

- 5 12. The method according to claim 1, further comprising the step of
enabling the sender to specify a delivery date for the message
and negotiable payment instrument.
13. The method according to claim 1, wherein the recipient and the
payee are the same.
- 10 14. The method according to claim 1, wherein the recipient and the
payee are different.
15. The method according to claim 1, wherein the negotiable
payment instrument is removeably attached to the message.
16. The method according to claim 15, wherein the message and the
negotiable payment instrument are printed on the same paper
form.

- 5 17. A system for enabling a sender to order and have delivered to a
recipient a customized greeting message having a negotiable
payment instrument included therewith, comprising:
- 10 (a) means for selecting a graphic image for inclusion in the
message;
- (b) means for specifying customized text for inclusion in the
message;
- (c) means for specifying a payee for the negotiable payment
instrument;
- 15 (d) means for selecting the monetary value of the negotiable
payment instrument;
- (e) means for printing the message and negotiable payment
instrument; and
- (f) means for mailing the message and negotiable payment
instrument to the recipient.

- 5 18. The system according to claim 17, further comprising means for displaying a data entry form to the sender over a computer network, the form having a plurality of data entry fields for displaying the graphic, the customized text, and the monetary value of the negotiable payment instrument.
- 10 19. The system according to claim 18, wherein information displayed in the plurality of data entry fields is modifiable by the sender.
20. The system according to claim 17, further comprising means for selecting the occasion for sending the message and negotiable payment instrument.
- 15 21. The system according to claim 20, wherein the graphic image and customized text are pre-selected based on the occasion.
22. The system according to claim 21, wherein the graphic image and customized text are modifiable by the sender.
- 20 23. The system according to claim 17, further comprising means for displaying a preview of the printed message and the negotiable payment instrument to the sender.

- 5 24. The system according to claim 17, further comprising means for
enabling the sender to specify a delivery date for the message
and negotiable payment instrument.
25. The system according to claim 17, wherein the recipient and the
payee are the same.
- 10 26. The system according to claim 17, wherein the recipient and the
payee are different.
27. The system according to claim 17, wherein the negotiable
payment instrument is removeably attached to the message.
- 15 28. The system according to claim 27, wherein the message and the
negotiable payment instrument are printed on the same paper
form.